

## REMARKS

### *Amended claims*

The applicant has amended independent claim 37 and introduced new dependent claims 48 to 51. Support for said amendment and new claims is found on page 10 lines 4 to 13, of the Specification.

### *Claim rejections under 35 U.S.C. 112, first paragraph*

The examiner has rejected claims 37 to 39 and 44 to 46 under 35 U.S.C. 112, first paragraph. This rejection has been reversed by the BPAI.

### *Claims rejections under 35 U.S.C. 112, second paragraph*

The examiner has rejected claims 37 to 39 and 44 to 46 under 35 U.S.C. 112, second paragraph. This rejection has been reversed by the BPAI.

### *Claim rejections under 35 U.S.C. 103(a)*

The examiner has rejected claims 37 to 39 and 44 to 46 under 35 U.S.C. 103(a) as being unpatentable over Haner in view of Lajunen and further in view of DeTore. The BPAI has affirmed this rejection but under the new grounds. Said grounds comprise:

*"We are not persuaded by this argument because Appellants' arguments are not based on limitations appearing in the claims which merely recite 'age' as a conventional classification information without distinction to age ranges." (Ex parte Robertson et al, Appeal 2010-007485, 9/29/2010, page 11, paragraph 2)*

The applicant has traversed this rejection by amending claim 37 to recite an age range limitation of the survey population. The applicant has further added new dependent

claims 48 to 51 which further recite age, driving experience, insurance claim frequency and gender distribution limitations on the survey population. None of the cited prior art teaches or reasonably suggests these limitations to the survey population. Thus claim 37 and dependent claims 38 to 39, 44 to 46 and 48 to 51 cannot be rejected under 35 USC 103(a).

CONCLUSION

Applicants have made a diligent effort to place the claims in condition for allowance. However, should there remain unresolved issues that require adverse action, it is respectfully requested that the Examiner telephone Mark Nowotarski, Applicants' Agent at 203 975 7678 so that such issues may be resolved as expeditiously as possible. For these reasons, and in view of the above amendments, this application is now considered to be in condition for allowance and such action is earnestly solicited.

Respectfully Submitted,



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